

Delaware

The First State

Page 1

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF AMENDMENT OF "URBAN FINANCIAL OF AMERICA, LLC", CHANGING ITS NAME FROM "URBAN FINANCIAL OF AMERICA, LLC" TO "FINANCE OF AMERICA REVERSE LLC", FILED IN THIS OFFICE ON THE TWENTIETH DAY OF NOVEMBER, A.D. 2015, AT 5:09 O`CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF AMENDMENT IS THE FIRST DAY OF DECEMBER, A.D. 2015.



A handwritten signature in black ink, appearing to read "JBullock", is written over a horizontal line. Below the line, the text "Jeffrey W. Bullock, Secretary of State" is printed.

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SR# 20151023106

You may verify this certificate online at corp.delaware.gov/authver.shtml

Authentication: 10486307
Date: 11-24-15

CERTIFICATE OF AMENDMENT

OF

URBAN FINANCIAL OF AMERICA, LLC

This Certificate of Amendment of Urban Financial of America, LLC (the "Company") dated as of November 20, 2015 is being duly executed and filed by the undersigned, as an authorized person, pursuant to the Delaware Limited Liability Company Act, 6 Del. C. §§ 18-101, et seq. (the "Act").

FIRST: The name of the Company is Urban Financial of America, LLC.

SECOND: The Certificate of Formation of the Company was filed with the Delaware Secretary of State on November 26, 2013.

THIRD: The Certificate of Formation of the Company is hereby amended as follows:

"FIRST: The name of the Company is Finance of America Reverse LLC."

FOURTH: The effective date of the filing of this Certificate of Amendment is December 1, 2015.

IN WITNESSETH WHEREOF, the undersigned has caused this Certificate of Amendment to be executed as of the date first above written.

URBAN FINANCIAL OF AMERICA, LLC

By:  Finance of America Holdings LLC, Managing Member

Name: Graham Fleming

Title: Chief Administrative Officer